

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Jason Colon
 Debtor

Case No. 17-16698-elf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Virginia
Form ID: 318Page 1 of 2
Total Noticed: 19

Date Rcvd: Oct 07, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 09, 2019.

db +Jason Colon, 3642 North Percy Street, Philadelphia, PA 19140-4326
 13992395 ++CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262
 (address filed with court: Caine & Weiner, Attn: Bankruptcy, 21210 Erwin St,
 Woodland Hills, CA 91367)
 13992396 City of Philadelphia, Law Department, One Parkway Building, 1515 Parkway Building,
 Philadelphia, PA 19102
 13992399 +Debt Recovery Solution, Attention: Bankruptcy, 6800 Jericho Turnpike Ste 113e,
 Syosset, NY 11791-4401
 13992400 +Eos Cca, 700 Longwater Dr, Norwell, MA 02061-1624
 13992404 +Philadelphia Co Drs, 34 S 11th St Rm 304, Philadelphia, PA 19107-3623
 13994285 +U.S. Department of Housing and Urban Development, 451 7th Street S.W.,
 Washington, DC 20410-0002

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Oct 08 2019 03:19:50 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 08 2019 03:19:25
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 08 2019 03:19:33 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14076637 E-mail/Text: megan.harper@phila.gov Oct 08 2019 03:19:50 City of Philadelphia,
 Law Department Tax Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor,
 Philadelphia, PA 19102-1595
 13992397 +EDI: CCS.COM Oct 08 2019 07:18:00 Credit Collections Services, Po Box 607,
 Norwood, MA 02062-0607
 13992398 +EDI: CMIGROUP.COM Oct 08 2019 07:18:00 Credit Management, LP,
 The Offices of Credit Management, LP, Po Box 118288, Carrollton, TX 75011-8288
 14013608 E-mail/Text: bankruptcy@glsllc.com Oct 08 2019 03:19:01 Global Lending Services LLC,
 1200 Brookfield Blvd Ste 300, Greenville, South Carolina 29603
 13992402 +EDI: IRS.COM Oct 08 2019 07:18:00 IRS, 600 Arch Street, Room 5200,
 Philadelphia, PA 19106-1611
 13992403 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 08 2019 03:19:25 PA Department of Revenue,
 Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
 14029000 EDI: AIS.COM Oct 08 2019 07:18:00 Verizon, by American InfoSource LP as agent,
 PO Box 248838, Oklahoma City, OK 73124-8838
 13992405 EDI: WFFC.COM Oct 08 2019 07:18:00 WELLS FARGO HOME MORTGAGE, 8480 STAGECOACH CIRCLE,
 Frederick, MD 21701
 14023422 +EDI: WFFC.COM Oct 08 2019 07:18:00 Wells Fargo Bank, N.A., Attn: Payment Processing,
 MAC# X2302-04C, 1 Home Campus, Des Moines IA 50328-0001

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 14037993* ++GLOBAL LENDING SERVICES LLC, 1200 BROOKFIELD BLVD STE 300, GREENVILLE SC 29607-6583
 (address filed with court: Global Lending Services LLC, 1200 Brookfield Blvd Ste 300,
 Greenville, South Carolina 29603)
 13992401 ##+GLOBAL LENDING SERVICE, 5 CONCOURSE PARKWAY NE, Atlanta, GA 30328-7104

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 09, 2019

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: Virginia
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Page 2 of 2
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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 7, 2019 at the address(es) listed below:

GARY F. SEITZ gseitz@gsbblaw.com, gfs@trustesolutions.net;Jblackford@gsbblaw.com
KARINA VELTER on behalf of Creditor WELLS FARGO BANK, NA amps@manleydeas.com
KEVIN G. MCDONALD on behalf of Creditor Global Lending Services LLC bkgroup@kmllawgroup.com
MITCHELL LEE CHAMBERS, JR. on behalf of Debtor Jason Colon ecfbc@comcast.net,
paecfbc@gmail.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com,
philaecf@gmail.com

TOTAL: 6

Information to identify the case:

Debtor 1 **Jason Colon**
First Name _____ Middle Name _____ Last Name _____
Debtor 2 _____
(Spouse, if filing) First Name _____ Middle Name _____ Last Name _____

Social Security number or ITIN **xxx-xx-9732**
EIN _____
Social Security number or ITIN _____
EIN _____

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **17-16698-elf**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jason Colon

10/7/19

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.